

Claims

1. Means for transferring point of sale data for each item purchased in a transaction from a point of sale location to a predetermined remote computer using a receipt card having an account number encoded thereon comprising the steps of:

- a. means for entering point of sale data into a local terminal identifying an item purchased and the purchase price;
- b. means for entering/recording applicable unique transaction identification information;
- c. means for entering the receipt card account number;
- d. means for entering the remote computer identification;
- e. means for establishing a communications link with the remote computer; and
- f. means for transmitting the receipt card account transaction data to the remote computer.

2. The means of claim 1 wherein said means of entering point of sale data into a local terminal includes scanning.

3. The means of claim 1 wherein said means of entering point of sale data into a local terminal includes processing of Internet online purchases.

4. The means of claim 1 wherein said means of entering point of sale data into a local terminal includes processing of telephone purchases utilizing the Public Switched Telephone Network.

5. The means of claim 1 wherein said means of entering point of sale data into a local terminal includes processing of any means whereby the line item transaction data can be recorded and formatted for transmission to a remote computer.

6. The means of claim 1 wherein said means of entering/recording applicable unique transaction identification information includes processing of retailer identification, transaction number, gross amount, taxes, other charges, date, and time;

7. The means of claim 1 wherein said means of entering the receipt card account number includes processing the receipt card through a card reader.

8. The means of claim 1 wherein said means of entering the receipt card account number includes processing for transmitting said account number via the Internet.

9. The means of claim 1 wherein said means of entering the receipt card account number includes processing for transmitting said account number via telephone using the Public Switched Telephone Network.

10. The means of claim 1 wherein said means of entering the receipt card account number includes processing for any means whereby the receipt card account number can be recorded and formatted for transmission to a remote computer.

11. The means of claim 1 wherein said means of entering the remote computer information includes means for swiping the receipt card having the remote computer identification encoded thereon through a card reader.

12. The means of claim 1 wherein said means of entering the remote computer address includes means for transmitting said remote computer identification via the Internet.

13. The means of claim 1 wherein said means of entering the remote computer address includes means for transmitting said remote computer identification via telephone using the Public Switched Telephone Network.

14. The means of claim 1 wherein said means of entering the remote computer address includes processing for any means whereby the remote computer identification can be recorded and formatted for transmission to a remote computer.

15. A method of transferring point of sale data for each item purchased in a transaction from a point of sale location to a predetermined remote computer using a receipt card having an account number embossed thereon comprising the steps of:

- a. entering point of sale data into a local terminal identifying an item purchased and the purchase price;

- b. entering/recording applicable unique transaction identification information;
- c. entering the receipt card account number;
- d. entering the remote computer address;
- e. establishing a communications link with the remote computer; and
- f. transmitting the receipt card account transaction data to the remote computer.

16. The method of claim 15 wherein said method of entering point of sale data into a local terminal includes scanning a UPC barcode.

17. The method of claim 15 wherein said method of entering point of sale data into a local terminal includes online purchases via the Internet.

18. The method of claim 15 wherein said method of entering point of sale data into a local terminal includes telephone purchases utilizing the Public Switched Telephone Network.

19. The method of claim 15 wherein said method of entering point of sale data into a local terminal can be any means whereby the line item transaction data can be recorded and formatted for transmission to a remote computer.

20. The method of claim 15 wherein said method of entering/recording applicable unique transaction identification information includes retailer identification, transaction number, gross amount, taxes, other charges, date, and time.

21. The method of claim 15 wherein said method of entering the receipt card account number includes swiping said receipt card through a card reader.

22. The method of claim 15 wherein said method of entering the receipt card account number includes transmitting said account number via the Internet.

23. The method of claim 15 wherein said method of entering the receipt card account number includes transmitting said account number via telephone using the Public Switched Telephone Network.

24. The method of claim 15 wherein said method of entering the receipt card account number includes any means whereby the receipt card account number can be recorded and formatted for transmission to a remote computer.

25. The method of claim 15 wherein said method of entering the remote computer address includes swiping the receipt card having the remote computer identification encoded thereon through a card reader.

26. The method of claim 15 wherein said method of entering the remote computer address includes transmitting said remote computer identification via the Internet.

27. The method of claim 15 wherein said method of entering the remote computer address includes transmitting said remote computer identification via telephone using the Public Switched Telephone Network.

28. The method of claim 15 wherein said method of entering the remote computer address includes any means whereby the remote computer identification can be recorded and formatted for transmission to a remote computer.

29. A receipt card having an account number and remote electronic storage information encoded thereon providing access to a remote electronic storage media whereby retailers can query said data using the information encoded on said receipt card.

30. A receipt card having an account number and remote electronic storage information encoded thereon providing access to a remote electronic storage media whereby the receipt card account holder having Internet access capabilities can access the transaction data.